

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Timothy B Bartuska
Alana M Bartuska
Debtors

Case No. 19-01748-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 20

Date Rcvd: Sep 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2019.

db/jdb
5190004 +Timothy B Bartuska, Alana M Bartuska, 110 Front Street, Pittston, PA 18640-2404
++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citibank, NA, PO Box 78045, Phoenix, AZ 85062-8045)
5190001 +Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
5190005 Cross Valley Credit Union, Cardmember Service, PO Box 790408, Saint Louis, MO 63179-0408
5190008 SynchronyMC/SYNCB, PO Box 530939, Atlanta, GA 30353-0939
5190010 +United Collection Bureau, Inc., PO Box 140310, Toledo, OH 43614-0310

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Sep 02 2019 22:43:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
cr EDI: WFFC.COM Sep 02 2019 22:43:00 Wells Fargo Bank, N.A., Default Document Processing,
N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
5189997 EDI: CINGMIDLAND.COM Sep 02 2019 22:43:00 AT&T Mobility, PO Box 537104,
Atlanta, GA 30353-7104
5189998 EDI: CAPITALONE.COM Sep 02 2019 22:43:00 Capital One, PO Box 71083,
Charlotte, NC 28272-1083
5189999 +EDI: CAPITALONE.COM Sep 02 2019 22:43:00 Capital One, PO Box 70886,
Charlotte, NC 28272-0886
5190000 EDI: CHASE.COM Sep 02 2019 22:43:00 Chase, PO Box 15548, Wilmington, DE 19886-5548
5190002 +EDI: CITICORP.COM Sep 02 2019 22:43:00 Citi Cards, PO Box 6077,
Sioux Falls, SD 57117-6077
5190003 +EDI: CITICORP.COM Sep 02 2019 22:43:00 Citi Cards, PO Box 6500,
Sioux Falls, SD 57117-6500
5190006 EDI: RMSC.COM Sep 02 2019 22:43:00 Lowe's, PO Box 530914, Atlanta, GA 30353-0914
5190007 EDI: RMSC.COM Sep 02 2019 22:43:00 Paypal Mastercard, Synchrony Bank, PO Box 965004,
Orlando, FL 32896-5004
5190901 +EDI: RMSC.COM Sep 02 2019 22:43:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
5190009 EDI: TFSR.COM Sep 02 2019 22:43:00 Toyota Motor Credit, PO Box 5855,
Carol Stream, IL 60197-5855
5190011 EDI: WFFC.COM Sep 02 2019 22:43:00 Wells Fargo, MAC Q2132-023, PO Box 94423,
Albuquerque, NM 87199-4423
5190012 EDI: WFFC.COM Sep 02 2019 22:43:00 Wells Fargo Home Mortgage, PO Box 14538,
Des Moines, IA 50306-3538

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Mark J. Conway on behalf of Debtor 1 Timothy B Bartuska info@mjconwaylaw.com,
connie@mjconwaylaw.com/mjc@mjconwaylaw.com
Mark J. Conway on behalf of Debtor 2 Alana M Bartuska info@mjconwaylaw.com,
connie@mjconwaylaw.com/mjc@mjconwaylaw.com
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com, PA41@ecfcbis.com/psheildon@sheilslaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Timothy B Bartuska**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4220**

EIN --_-----

Debtor 2 **Alana M Bartuska**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7565**

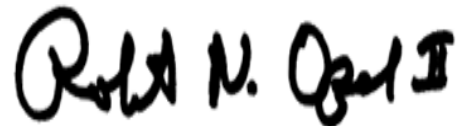
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:19-bk-01748-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Timothy B Bartuska

Alana M Bartuska
aka Alana Marie Bartuska, fka Alana Fleming**By the
court:**Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

9/2/19**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.